

Certificate Number: 02998-PAW-DE-035286366

Bankruptcy Case Number: 16-20376



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 19, 2021, at 9:02 o'clock PM EST, Heather M Hagens completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 20, 2021 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor